WHAT IS CLAIMED IS:

1   1.   A method of generating a payment indicium, comprising:

2   generating a corroborative digital token from payment information; and

3   modulating a base image with a graphical encoding of the corroborative digital

4   token to produce a payment indicium.

1   2.   The method of claim 1, wherein the payment information from which

2   the corroborative digital token is generated includes an indication of payment

3   amount.

1   3.   The method of claim 1, wherein the payment information from which

2   the corroborative digital token is generated includes postal data.

1   4.   The method of claim 3, wherein the postal data includes destination

2   address information.

1   5.   The method of claim 1, wherein the base image includes a user-

2   selected image.

1   6.   The method of claim 1, wherein the corroborative digital token is

2   generated from a cryptographic transformation of the payment information.

1   7.   The method of claim 1, wherein the base image is modulated based

2   upon a half-tone encoding process.

3   8.   A system for generating a payment indicium, comprising an encoder

4   configured to:

5   generate a corroborative digital token from payment information; and

6   modulate a base image with a graphical encoding of the corroborative digital

7   token to produce a payment indicium.

1   9.   A method of extracting payment information from a payment indicium,

2   comprising:

3   extracting a digital token from a payment indicium based upon a comparison

4 of the payment indicium and a base image;

5   decoding the extracted digital token to produce a decoded message; and

6   extracting from the decoded message payment information encoded in the

7 payment indicium.

1   10.   A method of generating a payment indicium, comprising:

2   rendering a payment indicium containing embedded payment information on

3 a printing surface with a printing characteristic that degrades with photographic

4 reproductions such that the embedded payment information is extractable from an

5 original rendering of the payment indicium but is un-extractable from a photographic

6 reproduction of an original rendering of the payment indicium.

1   11.   The method of claim 10, wherein the payment indicium is rendered as

2 a bit map image with a resolution selected to be irreproducible by photographic

3 reproduction techniques having a maximum resolution of 600x600 dots per inch, or

4 less.

1   12.   The method of claim 10, wherein the payment indicium is rendered as

2 a bit map image with a resolution of 100 dots per inch, or greater.

1   13.   The method of claim 10, wherein the payment indicium is rendered as

2 a bit map image with a resolution of 125 dots per inch, or greater.

1   14.   The method of claim 10, wherein the payment indicium is rendered

2 with a resolution selected based at least in part upon how the payment indicium is

3 rendered on the printing surface.

1   15.   A method of generating a payment indicium, comprising:

2   encoding payment information into a corroborative digital token based at least

3 in part upon one or more variable encoding parameters; and

4   rendering a payment indicium containing the encoded payment information.

1   16.   The method of claim 15, wherein one or more of the encoding

2 parameters vary with payment value.

1   17.   The method of claim 16, wherein an encoding security level parameter

2 varies with payment value.

1   18.   The method of claim 17, wherein an encoding private key bit length

2 parameter varies with payment value.

1   19.   The method of claim 16, wherein an encoding robustness parameter

2 varies with payment value.

1   20.   The method of claim 19, wherein an error correction code redundancy

2 parameter varies with payment value.